

Appl. No. 10/824,792  
Supplemental Amendment and Response dated August 11, 2008  
Reply to Office Action of Feb. 11, 2008

### SUPPLEMENTAL REMARKS/ARGUMENTS

Applicants request that this Supplemental Response be considered in conjunction with, and as a supplement to, the Response dated April 8, 2008.

#### *Status of the Application*

On April 8, 2008, Applicants filed a response within 2 months of the February 11, 2008, Office Action. On August 11, 2008, not yet having received an advisory action, the undersigned called the Examiner to discuss the situation. The Examiner agreed that to avoid abandonment, Applicants needed to either file a request for continued examination or a notice of appeal.

Applicants are filing a request for continued examination accompanying this supplemental amendment. The Examiner agreed that no extension of time fee was due, because Applicants had filed a response to the Final Office Action within 2 months of its mailing date. Applicants agree that they should not, at least as a matter of equity, have to pay extension of time fees under these circumstances. Nevertheless, out of an abundance of caution and to avoid any possibility of abandonment, the undersigned authorizes the Commissioner to deduct any extension of time fees that are legally due for filing the accompanying request for continued examination, from Eric W. Cernyar, P.C.'s deposit account number 502906.

#### *Summary of Interview with Examiner*

During the telephone conversation, the Examiner indicated that she planned to prepare an advisory action maintaining the rejection. In response, the undersigned pointed out that claim 1 was directed to a method that:

- provided an index generating software program to a financial institution for use on a first computer that generates a downloadable index of images of cleared paper checks; and
- provided complementary software to a customer that is operable to remotely download the downloadable index of images of cleared paper checks, together with the images of the cleared paper checks, and to display the images of the cleared paper checks.

To contrast claim 1 with the prior art, the undersigned noted that his own copy of Quicken 2004 could download information about a group of checks from a bank or financial institution, but was, as far as he comprehended it, incapable of downloading the corresponding check images. The undersigned and Examiner also discussed the capability that many banks provide customers to individually download or print out cleared check images, one at a time, but how time consuming that process was. The undersigned explained that the claim 1 was directed to a system that generated a downloadable index of a whole group of cleared check images, and to complementary software that could retrieve the index, together with the whole group of cleared check images, at once.

The Examiner suggested that the claims should be amended to clarify that they are directed to systems that make the images of a whole group of cleared checks available to the customer for downloading. The undersigned agreed to draft a supplemental amendment to do

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that, with respect to claims 1, 15, 21, and 31.

### *Status of the Claims*

Claim 1 has been amended to recite that the financial institution's index generating software program generates a "downloadable index and archive of images of multiple cleared paper checks" and that "the archive contains the images of the cleared paper checks" to distinguish it from systems capable only of enabling a user to download images of a single cleared paper check at a time.

Claim 15 has also been amended to recite that the financial institution's index generating software program generates a "downloadable index and archive of images of multiple cleared paper checks." Claim 15 has been further amended to recite that the customer's software module is operable to remotely access and download "the archive of multiple cleared paper check images" to the customer's personal computer.

Claim 21 has been amended to recite that "each archive contain[s] the images of multiple cleared paper checks."

Claim 31 has also been amended to recite that an archive of images of a plurality of paper checks and transactions is created and downloaded.

Support for these amendments is found throughout the Application. Paragraph 0007 notes the problem with prior art systems in which "customers are typically required to open each check image individually, one at a time, and print or locally save the check image." Paragraph 0026 recites an index generator that "generates an index 140 ... of a subset ... of the check images and associated data stored in the repository 182" and that "[t]he subset may comprise all, or anything less than all, of the check images and data stored in the repository 182." Paragraph 0036 refers to an "index 140" (singular) containing the "check numbers" (plural) of "associated check images" (plural). Paragraph 0040 refers to a "downloadable archive 142 generated by the index generator 220." Fig. 6 displays the associated account statement, together with images of multiple checks (1014, 1009, 1010) in that account statement, in a single folder. Paragraph 0045 describes a "wrap-around program" that "zips the HTML encapsulation files, check images [plural], index, and optionally also an account statement into an encrypted and preferably password-protected archive 142." Paragraph 0047 also describes a wrap-around program that "zips the HTML encapsulation files, check images, index, and optionally also an account statement into an encrypted archive 142." Paragraph 0048 describes a financial bookkeeping software program 160 that enables a customer to "click on a button ... or select a menu option to send a code to the remote computer 172 asking it to download any available indexed check image archives 142." It is respectfully submitted that the amendments add no new matter.

### *Conclusion*

Applicants respectfully submit that the foregoing amendments, together with the remarks in the April 8 response distinguishing the invention from the cited prior art, are sufficient to put

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the claims in a condition for allowance. Should the Examiner desire to sustain any rejections, the courtesy of a telephone conference between the Examiner, the Examiner's supervisor, and the undersigned attorney at (719) 689-0700 is respectfully requested in advance.

The undersigned respectfully requests that the application be allowed and passed to issue.

Respectfully submitted,



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